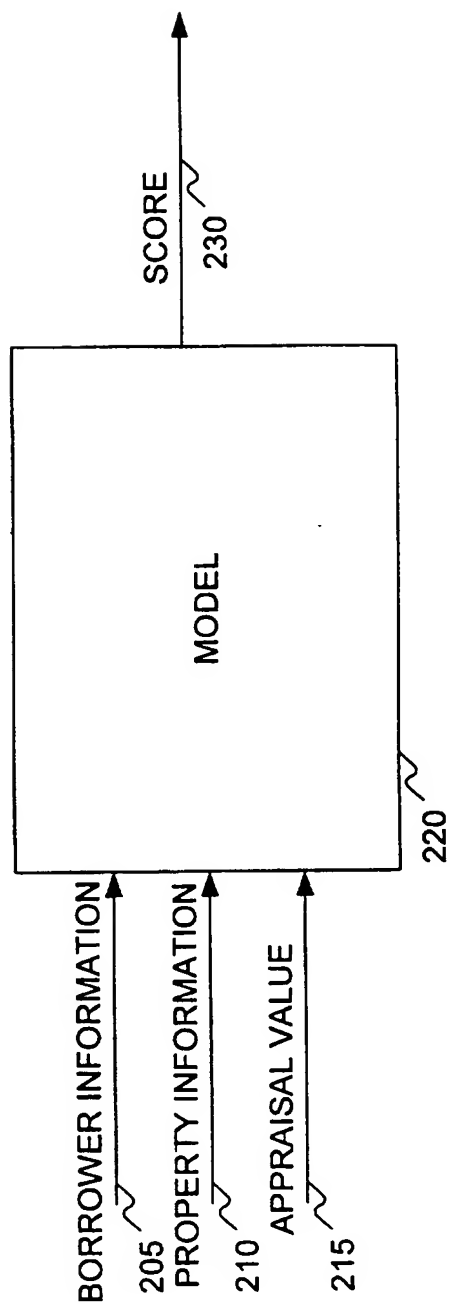
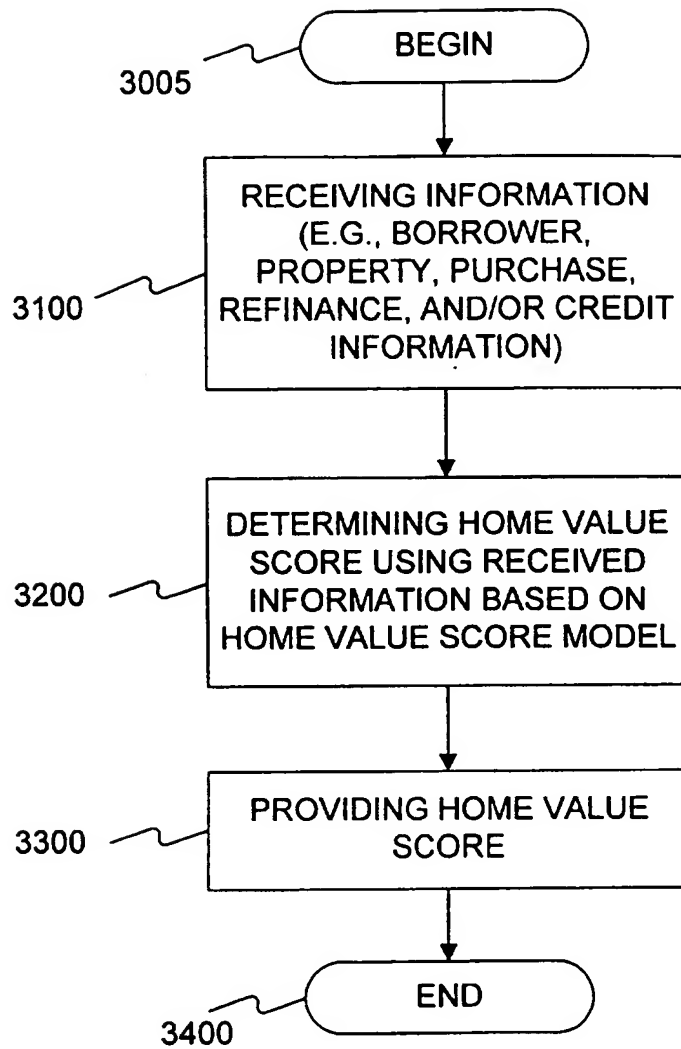


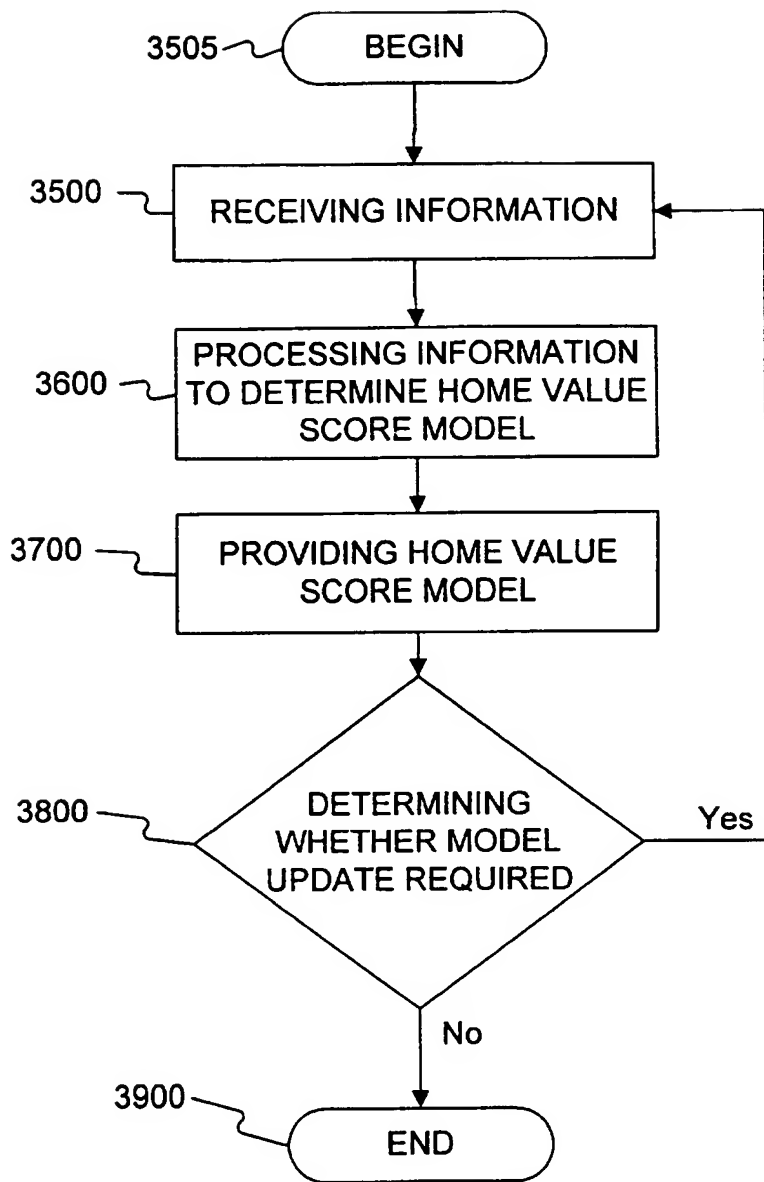
FIG. 1



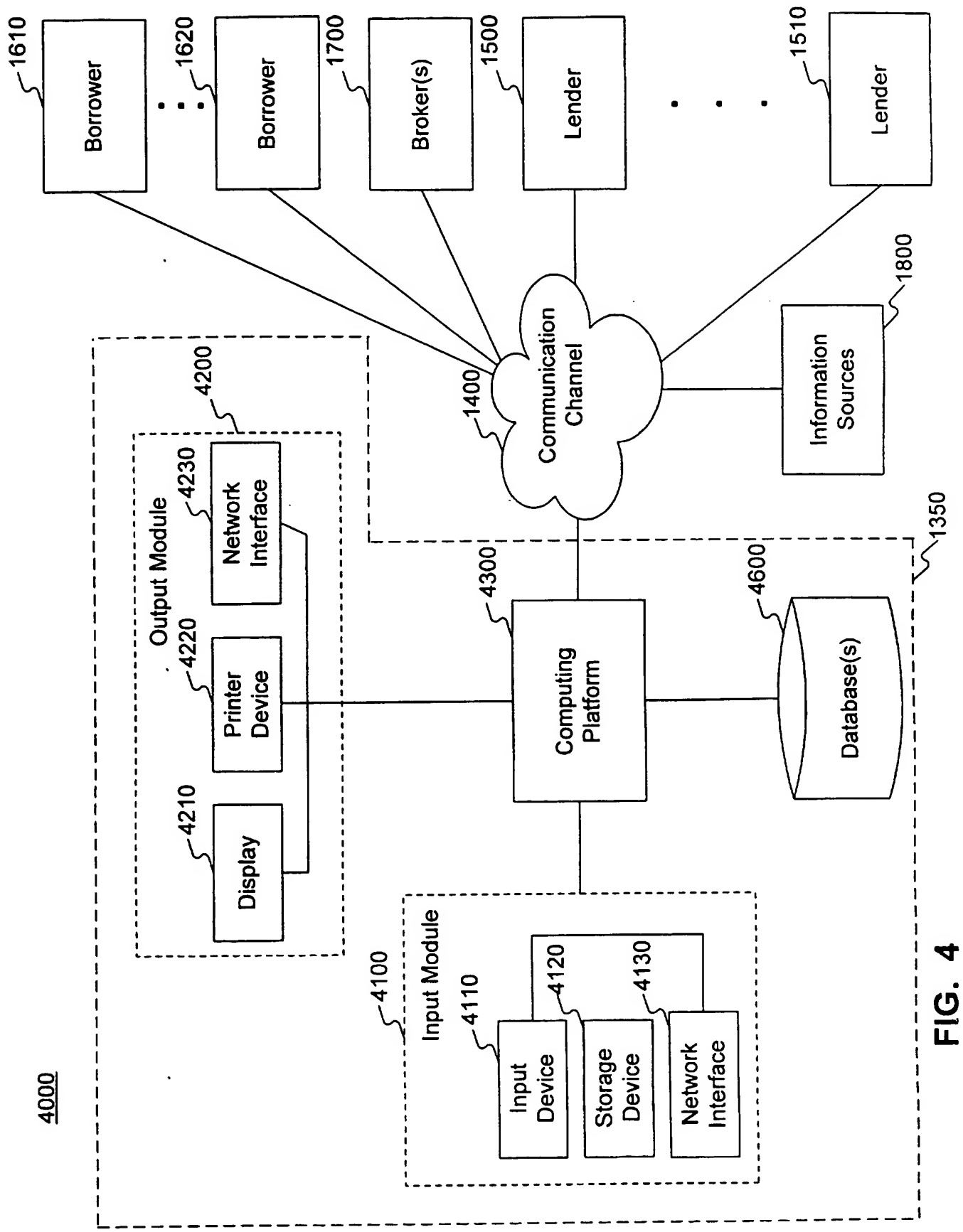
**FIG. 2**



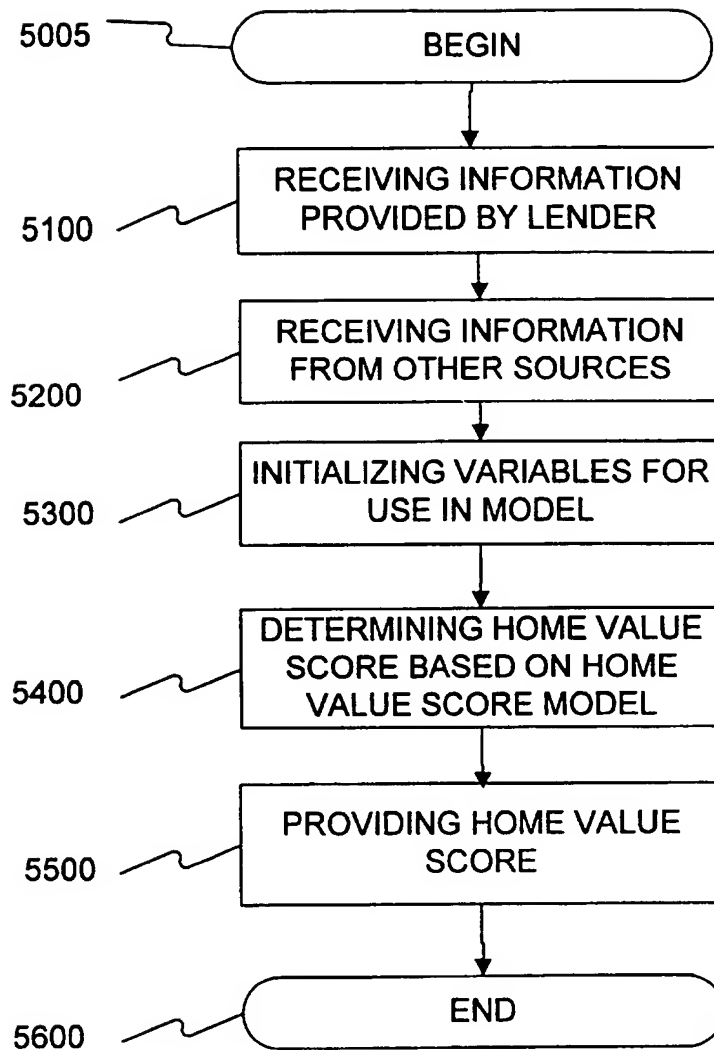
**FIG. 3A**



**FIG. 3B**



**FIG. 4**



**FIG. 5**

Loan/Reference Number
Requestor (i.e., the lender)
Street Address of the property
City
State
ZIP code (5 digit)
Stated value of the property
Total loan amount (first lien plus additional) to calculate total loan-to-value (LTV). If unknown, enter '0' for all amounts
Condo Flag (a flag indicating whether the loan is for a condominium)
Purpose of loan (P=purchase, R=rate/term refinance (refi), C=cash out refinance, H=home improvement, D=debt consolidation, O=other)
Credit Source (1 for lender, 2 for Credit Repository)
Borrower's Credit Score(s)

**FIG. 6**

Borrower's credit score(s)
ZIP code with +4 extension, if available, for a property
Combined Point Value is a home value estimate, such as an estimate from a database containing property estimates in a region, such as within a ZIP code, county, or state.
Combined Sigma is a standard deviation for home value estimates derived from a database containing property estimates in a region, such as within a ZIP code, county, or state.
Zone Point Value refers to a point value assigned to the median house price based on ZIP code or ZIP+4 code

**FIG. 7**



## Sample Web Page Request

Enter the address and click "Submit" to retrieve an HVSCORE report.

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<b>Borrower First Name:</b>	<input type="text"/>
<b>Borrower Last Name:</b>	<input type="text"/>
<b>Loan/Ref #:</b>	<input type="text"/>
<b>Requestor:</b>	<input type="text"/>
<b>Street:</b>	<input type="text"/>
<b>Unit #:</b>	<input type="text"/> (optional)
<b>City:</b>	<input type="text"/>
<b>State:</b>	<input type="text" value="AK"/>
<b>Zip Code:</b>	<input type="text"/>

Current Purchase/Refinance/Credit Information:

<b>Current Appr/Value Estimate:</b>	<input type="text"/>	<b>First Lien Loan Amount:</b>	<input type="text"/>
		(if unknown, enter '0' for all amounts)	
<b>Second Lien Loan Amount:</b>	<input type="text"/>	<b>Financial MI Amount:</b>	<input type="text"/>
<b>Property Type:</b>	<input type="text" value="1"/> Single Family Residence	<input type="text" value="2"/> Condo	
	<input type="text" value="3"/> Two-Four Unit		
<b>Loan Purpose:</b>	<input type="text" value="1"/> Purchase	<input type="text" value="2"/> Cash-out Refinance	
	<input type="text" value="3"/> Non cash-out Refinance	<input type="text" value="4"/> Home	
	<input type="text" value="5"/> Improvement	<input type="text" value="5"/> Debt Consolidation	
	<input type="text" value="6"/> Other		
<b>Credit Source:</b>	<input type="text" value="1"/> Lender	<input type="text" value="2"/> Credit Repository	
<b>Credit Score:</b>	<input type="text"/>		

<input type="button" value="Submit"/>	<input type="button" value="Reset values"/>
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Bottom of Form 1

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[Home](#)

FIG. 8

1.	HV SCORE = 696.7000 \*** VARIABLES ARE MULTIPLIED BY **\
2.	+ 1.1513*CS \** parameters or weights **/
3.	+ 0.7011*CS660
4.	- 1.4889*CS760
5.	+ 816.3115*MCRED
6.	- 11.0280*LTV
7.	+ 1.4715*LTV71
8.	+ 1.1859*LTV81
9.	- 4.2848*LTV91
10.	-53.3393*CONDO
11.	-34.6074*VALSIGU
12.	+34.6074*(NOTBOTH)*VSU2
13.	-13.7633*VALSIGD
14.	+108.19*PUR
15.	+67.90*NCO
16.	+0*CO
17.	+0*HIL
18.	+0*DC
19.	+0*OTH
20.	-79.06*ZONDIFU
21.	+114.55*ZONDIFD
22.	
23.	If HVScore < 300 then HVScore = 300 \** scaling score to a range **\
24.	If HVScore > 900 then HVScore = 900
25.	
26.	If (HVE value) > .90*(stated value) then HV Score = max(HVScore,600)

**FIG. 9**

Sample Web Page With Result

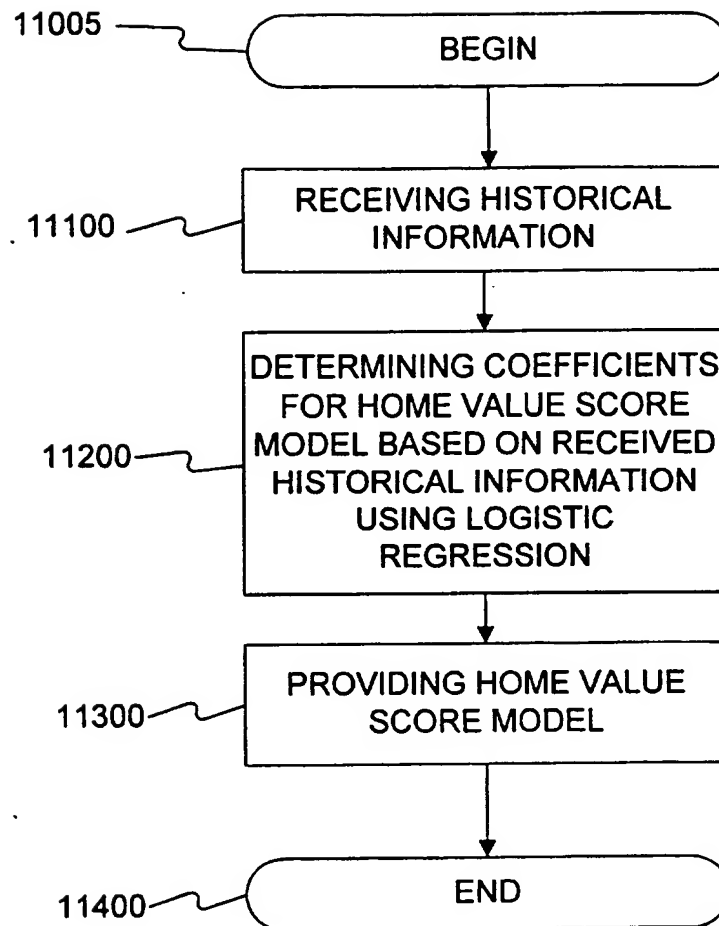
Prepared For: Lender Name                      Loan Number: TEST0409A

**HVSCORE for 2801 SUNSET DR NE : 300**

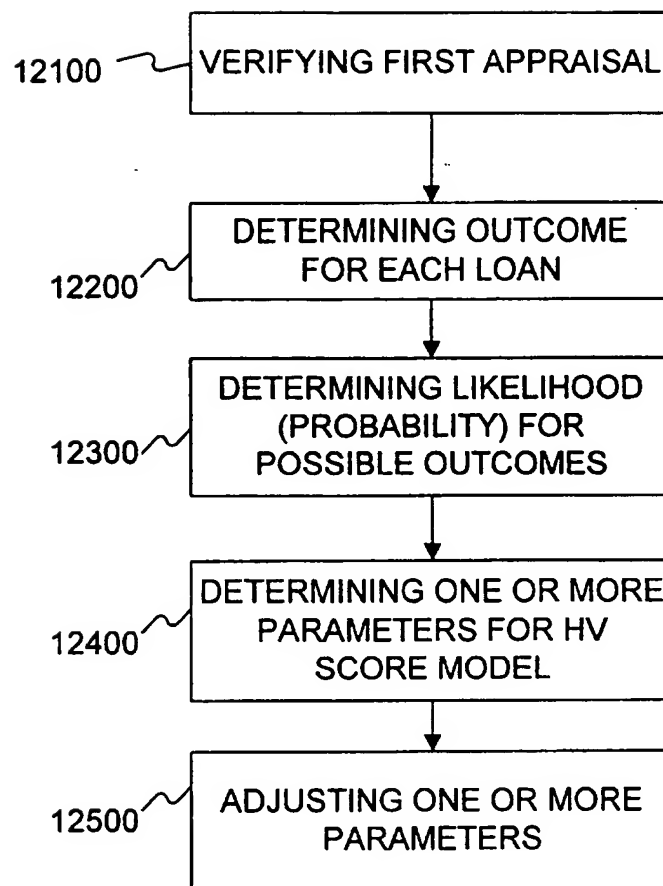
Property Information:  
**Street Address:** 2801 SUNSET DR NE  
City: TUSCALOOSA    State: AL    Zip: 35404 -- 1234

	Scores below 500 are at highest risk of faulty assessment
	<i>Scores below 600 are at moderate risk of faulty assessment</i>
	Scores above 700 have lowest risk

FIG. 10



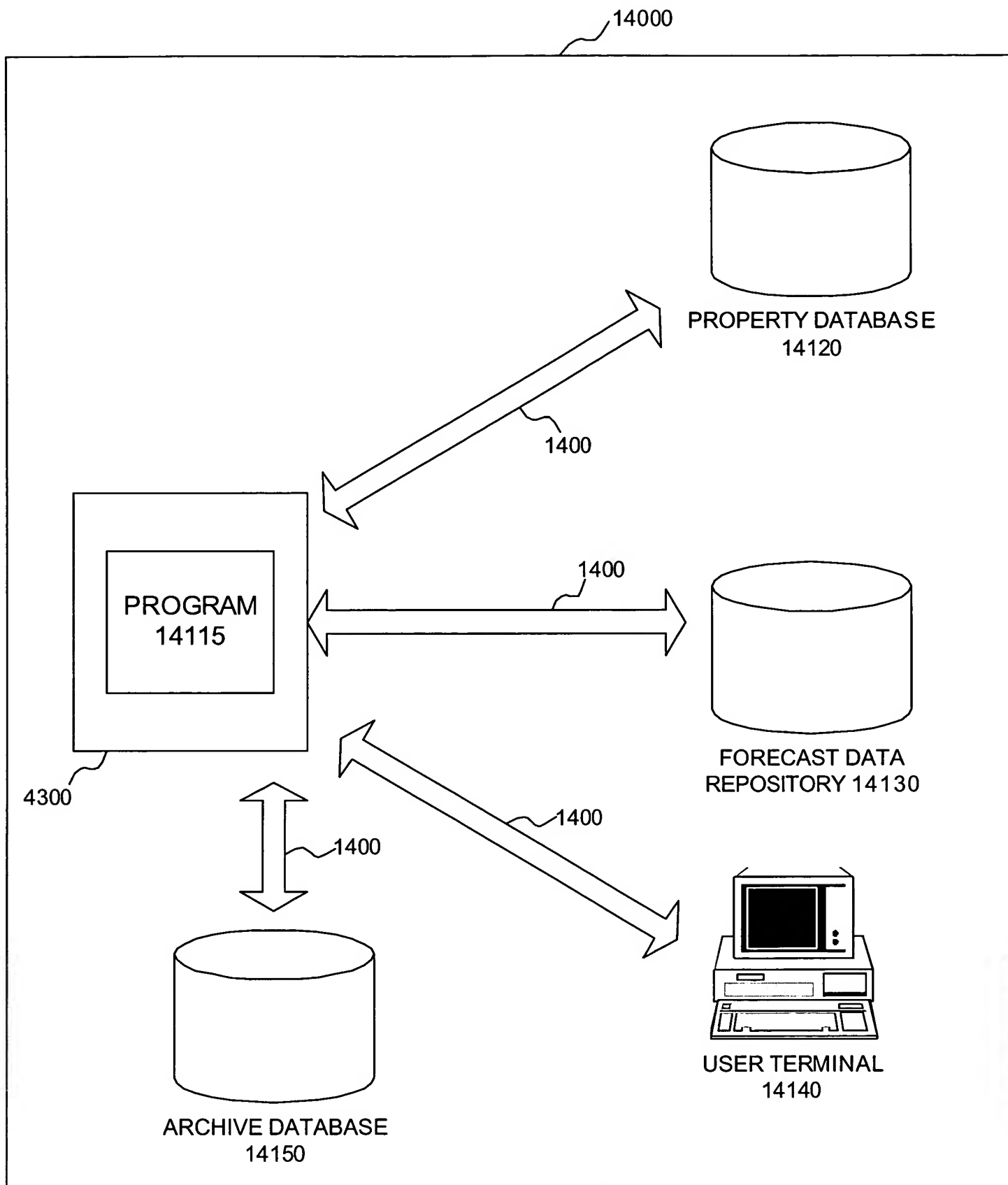
**FIG. 11**



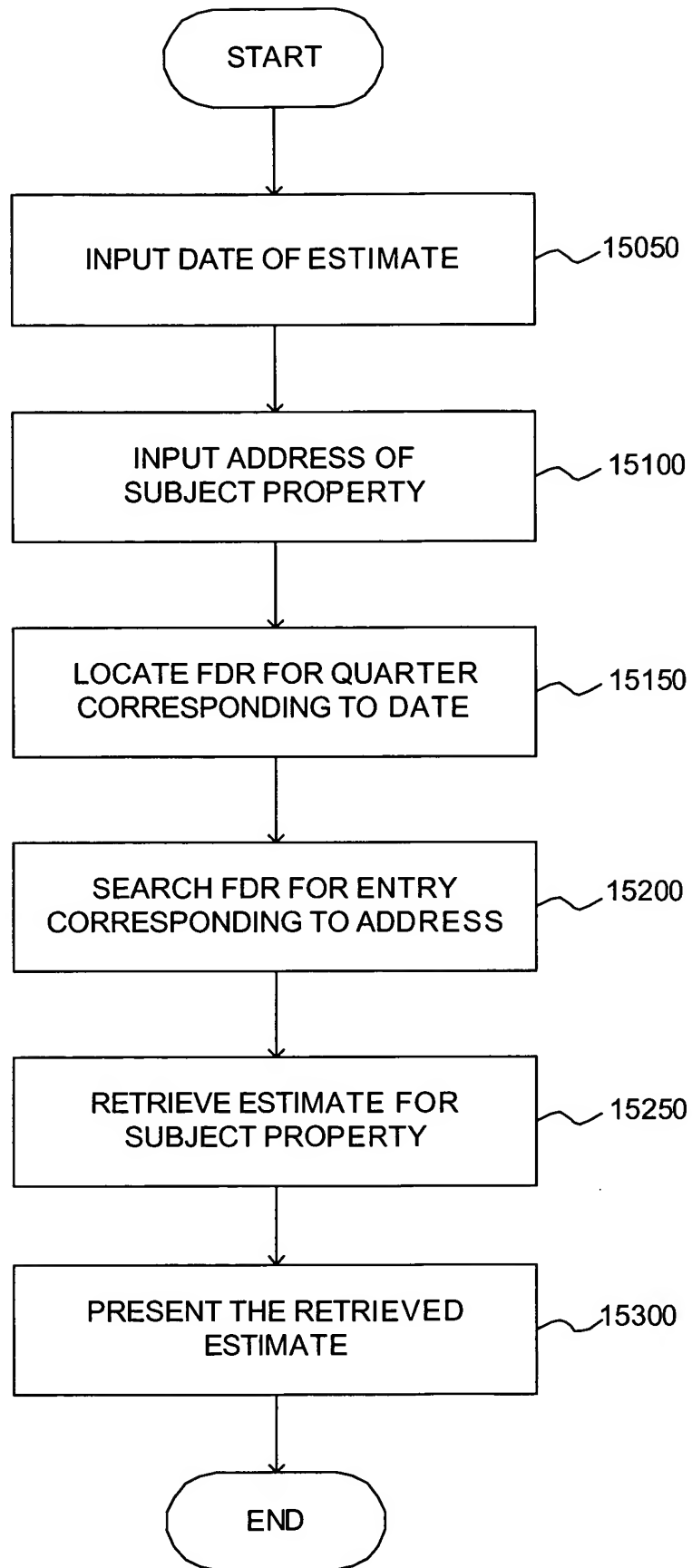
**FIG. 12**

LOAN NUMBER	1ST APPRAISAL	VERIFIED APPRAISAL	OUT- COME	LTV	P FACTOR	CREDIT SCORE	CONDO FLAG	CASH OUT REFIN- ANCE
1	\$200,000	\$205,000	0	60	-1.4	775	0	0
2	\$150,000	\$100,000	1	110	4.0	400	0	0
3	\$175,000	\$125,000	1	120	4.5	450	0	1
4	\$50,000	\$50,000	0	65	-1.9	800	0	0
...								
...								
N <sup>th</sup> Loan	\$75,000	\$75,000	0	70	-1.85	790	0	0

**FIG. 13**

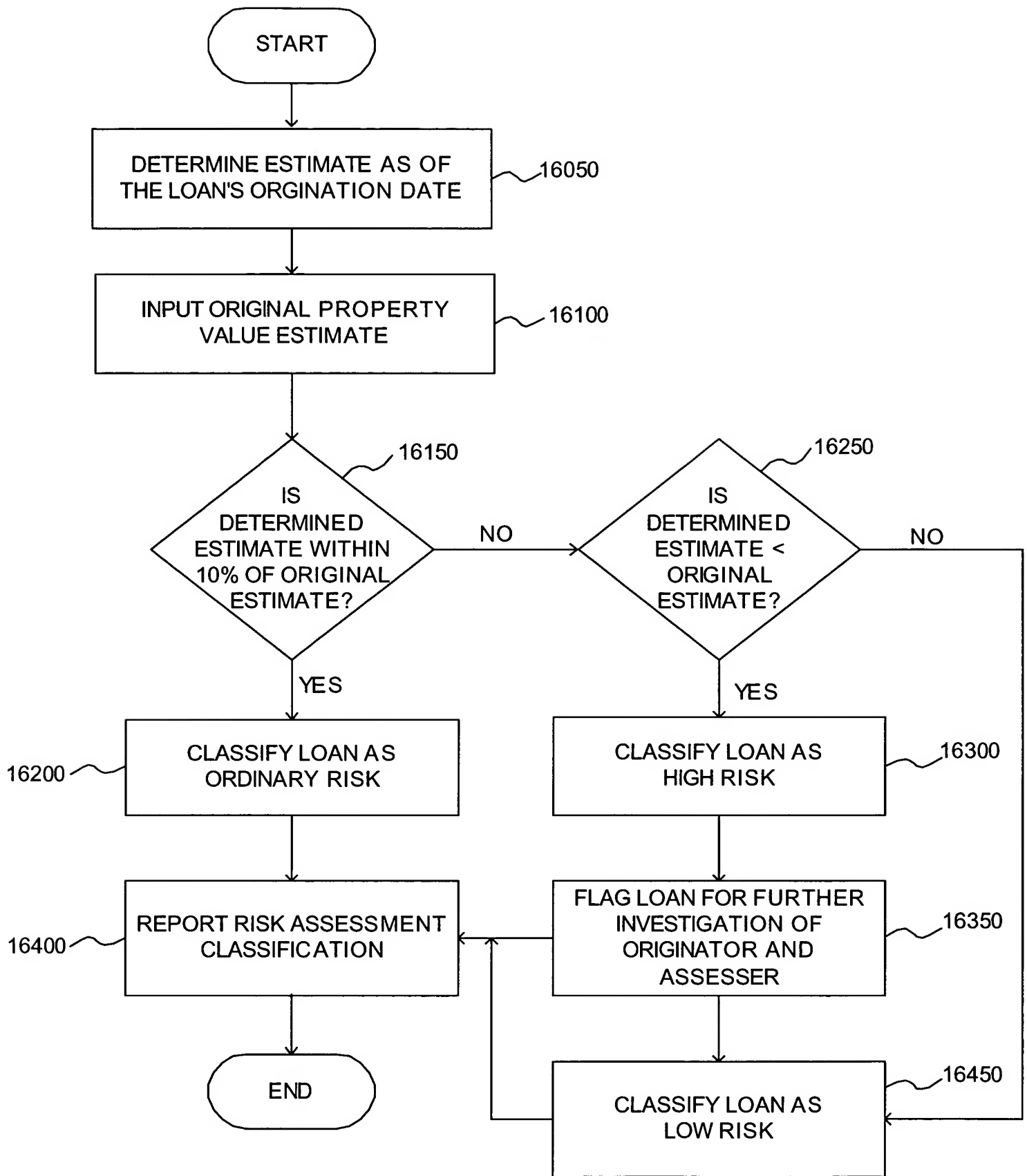


**FIG. 14**



**FIG. 15**





**FIG. 16**